

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Edward F. and Diane J. Behr : Bankruptcy Case No. 17-23718-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this *13th* day of *July, 2022*, it is hereby **ORDERED, ADJUDGED**, and **DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated *May 11, 2022*, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is \$2,976.

1. For the remainder of the Plan term, the periodic Plan payment is to be *\$3,544* as of *July, 2022*. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order. (A2)

2. No payments are due *Internal Revenue Service, Claim No. 3*, since the claim is paid in full and all prior Trustee payments are approved. (B8)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.


7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti
United States Bankruptcy Judge nms

cc: All Parties in interest to be served by Clerk immediately

In re:
Edward F. Behr
Diane J. Behr
Debtors

Case No. 17-23718-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 13, 2022

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Edward F. Behr, Diane J. Behr, 608 Village Green Blvd East, Mars, PA 16046-4826
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
14693764	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15453947	Bridgecrest credit company, LLC, PO Box 29018 phoenix AZ 85038
14693767	+ Butler Imaging, Emerald A/R Systems, PO Box 845066, Los Angeles, CA 90084-5066
14693768	+ Butler Medical Associates, 1022-B North Main Street, Butler, PA 16001-1998
14693769	+ Butler Medical Providers, P O Box 1549 - Suite 301, Butler, PA 16003-1549
14693770	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
14693777	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, 106 North McKean Street, Butler, PA 16003
14693789	+ Hamot Medical Center, c/o C Tech Collections, 5505 Nesconset Hwy 200, Mount Sinai, NY 11766-2026
14693795	+ Lifeline Sleep Center, 1525 Park Manor Drive, Suite 308, Pittsburgh, PA 15205-4805
14693798	MedExpress, PO Box 719, Dellslow, WV 26531-0719
14693797	+ MedExpress, 7219 McKnight Road, Pittsburgh, PA 15237-3524
14749064	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14693806	+ Sleep Medicine & Lung Health, PO Box 174, Ingomar, PA 15127-0174
14693812	+ Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14693816	+ UPMC, 417 Bridge Street, Danville, VA 24541-1403
14693817	UPMC Children's Hospital, PO Box 382059, Pittsburgh, PA 15250-8059
14693814	+ University of Pittsburgh Physicians, 1650 Metropolitan Street, Suite 300, Pittsburgh, PA 15233-2213
14693822	+ Western Sky, c/o Delbert Services Corporation, 1900 South State College Boulevard, Suite 300, Anaheim, CA 92806-6152
14693823	Western Sky Financial, LLC, PO Box 370, Timber Lake, SD 57656-0370

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKElectronicnotices@cenlar.com	Jul 13 2022 23:41:00	CMG MORTGAGE, INC., C/O Cenlar FSB, Attention Payment Processing, 425 Philips Blvd, Ewing, NJ 08618-1430
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 13 2022 23:42:00	Jefferson Capital Systems, PO Box 7999, St Cloud, MN 5632-9617
14792646	Email/Text: ally@ebn.phinsolutions.com	Jul 13 2022 23:41:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14693765	+ Email/Text: ally@ebn.phinsolutions.com	Jul 13 2022 23:41:00	Ally Finanical, PO Box 380902, Minneapolis, MN 55438-0902
14693776	Email/Text: bankruptcy@cashcall.com	Jul 13 2022 23:42:00	Cash Call, P. O. Box 66007, Anaheim, CA 92816

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Jul 13, 2022

Form ID: pdf900

Total Noticed: 75

14693771	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 23:46:46	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14745535	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 23:47:03	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14762145	+ Email/Text: bankruptcy@flagshipcredit.com	Jul 13 2022 23:42:00	CarFinance Capital, P.O. Box 3807, Coppell, Texas 75019-5877
14693775	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 23:47:09	Care Credit, PO Box 960061, Orlando, FL 32896-0061
14693778	+ Email/Text: repbankruptcynotices@parallon.com	Jul 13 2022 23:42:00	Community Medicine, c/o MediCredit Inc., PO Box 1629, Maryland Heights, MO 63043-0629
14693779	+ Email/Text: BKPT@cfna.com	Jul 13 2022 23:41:00	Credit First - Firestone, PO Box 81315, Cleveland, OH 44181-0315
14752107	Email/Text: BKPT@cfna.com	Jul 13 2022 23:41:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14693780	Email/Text: EBN@thecmigroup.com	Jul 13 2022 23:41:00	Credit Management, PO Box 118288, Carrollton, TX 75011-8288
14693781	+ Email/PDF: creditonebknottifications@resurgent.com	Jul 13 2022 23:46:49	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14693784	+ Email/Text: G06041@att.com	Jul 13 2022 23:42:00	Directv, PO Box 5007, Carol Stream, IL 60197-5007
14802960	Email/Text: G06041@att.com	Jul 13 2022 23:42:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14693766	Email/Text: BNBLAZE@capitalsvcs.com	Jul 13 2022 23:41:00	Blaze Mastercard, P.O. Box 5096, Sioux Falls, SD 57117-5096
14693785	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 13 2022 23:42:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14693786	+ Email/Text: BKPT@cfna.com	Jul 13 2022 23:41:00	Firestone, P.O. Box 81410, Cleveland, OH 44181-0410
14693787	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 13 2022 23:46:50	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
14693788	+ Email/Text: bankruptcy@flagshipcredit.com	Jul 13 2022 23:42:00	Flagship, PO Box 1419, Chadds Ford, PA 19317-0688
14693790	+ Email/Text: Bankruptcy@ICSystem.com	Jul 13 2022 23:42:00	IC System, P.O. Box 64378, Saint Paul, MN 55164-0378
14693791	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 13 2022 23:41:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
14794700	Email/Text: jefdun@gmail.com	Jul 13 2022 23:41:00	JD Receivables LLC, Agent for KAY JEWELERS, PO Box 382656, Germantown, TN 38183
14724688	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 13 2022 23:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14693792	+ Email/Text: BKRMailOPS@weltman.com	Jul 13 2022 23:41:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14693793	+ Email/Text: PBNCNotifications@peritusservices.com	Jul 13 2022 23:41:00	Kohl's, PO Box 3084, Milwaukee, WI 53201-3084
14760921	Email/PDF: resurgentbknottifications@resurgent.com	Jul 13 2022 23:47:13	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14760968	Email/PDF: resurgentbknottifications@resurgent.com	Jul 13 2022 23:46:55	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Jul 13, 2022

Form ID: pdf900

Total Noticed: 75

14693794	^ MEBN	Jul 13 2022 23:42:09	Lendmark, PO Box 2969, Covington, GA 30015-7969
14760920	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2022 23:47:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14693796	+ Email/Text: bankruptcy@marinerfinance.com	Jul 13 2022 23:41:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14693799	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2022 23:46:44	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14693800	+ Email/Text: ptacct@mch1.org	Jul 13 2022 23:42:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
14693801	Email/PDF: pa_dc_claims@navient.com	Jul 13 2022 23:47:02	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14693802	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 13 2022 23:41:00	Overstock.com/Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
14731704	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 13 2022 23:46:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14694478	+ Email/PDF: rmscedi@recoverycorp.com	Jul 13 2022 23:46:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14693803	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 13 2022 23:41:00	Peebles, PO Box 659465, San Antonio, TX 78265-9465
14744382	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 13 2022 23:42:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14799987	Email/Text: bnc-quantum@quantum3group.com	Jul 13 2022 23:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14693805	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jul 13 2022 23:42:00	Quest Diagnostics, PO Box 7302, Hollister, MO 65673-7302
14693808	Email/Text: amieg@stcol.com	Jul 13 2022 23:41:00	State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
14693807	Email/Text: amieg@stcol.com	Jul 13 2022 23:41:00	State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
14693809	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 23:47:00	Synchrony Bank / Walmart, PO Box 530927, Atlanta, GA 30353-0927
14804790	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 23:46:48	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14693810	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 23:47:01	Synchrony Bank / Mattress Firm, PO Box 960061, Orlando, FL 32896-0061
14693811	+ Email/Text: bknotice@ercbpo.com	Jul 13 2022 23:42:00	Time Warner Cable, c/o ERC, PO Box 57547, Jacksonville, FL 32241-7547
14693815	+ Email/Text: BankruptcyNotice@upmc.edu	Jul 13 2022 23:42:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14693818	+ Email/Text: BankruptcyNotice@upmc.edu	Jul 13 2022 23:42:00	UPMC Hamot, 201 State St, Erie, PA 16550-0001
14693819	+ Email/Text: BankruptcyNotice@upmc.edu	Jul 13 2022 23:42:00	UPMC Physician Services, 1650 Metropolitan Street, 3rd Floor, Pittsburgh, PA 15233-2212
14693813	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 13 2022 23:41:00	Ulta / Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
14693820	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 13 2022 23:42:00	Verizon Wireless, c/o Jefferson Capital Systems, 16 Mcleland Road, Saint Cloud, MN 56303-2198
14693821	+ Email/Text: bnc-bluestem@quantum3group.com		

District/off: 0315-2
Date Rcvd: Jul 13, 2022

User: auto
Form ID: pdf900

Page 4 of 5
Total Noticed: 75

Jul 13 2022 23:42:00

WebBank / Gettinton, PO Box 166, Newark, NJ
07101-0166

TOTAL: 54

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14693772	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14693773	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14693774	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14693782	*+	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14693783	*+	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14749065	*	Navent Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14693804	##+	Penn Credit Corp., 916 S. 14th St., Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor CMG MORTGAGE INC. bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor CMG MORTGAGE INC. cwohlab@raslg.com
Kenneth Steidl	on behalf of Debtor Edward F. Behr julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Diane J. Behr julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Larry E. Wahlquist	on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Jul 13, 2022

Form ID: pdf900

Total Noticed: 75

Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfbis.com

TOTAL: 9